

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DWELLING UNDER CONSTRUCTION

BUILDERS' RISK

The insurance applies only to the dwelling or structure under Coverage **A** while under construction.

PREMIUM

The premium is based on an average amount of insurance during construction.

AMOUNT OF INSURANCE

The limit of liability stated in the declarations for Coverage **A** is provisional. The actual amount of insurance on any date while the policy is in force will be a percentage of the provisional amount. The percentage will be the proportion that the actual value of the property bears to the value at the date of completion.

OCCUPANCY

You will advise us when construction is completed for our consent to occupy the dwelling and for adjustment of premium. Occupancy of the building under Coverage **A** as a dwelling is permitted for 30 days after completion.

POLICY PROVISIONS

All other provisions of this policy apply.